PATENT
Docket No.: 16222U-008400US
Client Ref. No.: P-12600

TOWNSEIND and TOWNSEND and CREW LLP

By: Andrea S. Beck

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Confirmation No.: 9289

Jonathan Vaux

Examiner: Daniel S. Felten

Application No.: 10/020,466

Art Unit: 3693

Filed: October 29, 2001

REQUEST FOR PUBLICATION

For: METHOD AND SYSTEM FOR CONDUCTING A COMMERCIAL TRANSACTION BETWEEN A BUYER AND REQUEST FOR CONSIDERATION

AND A SELLER

Customer No.: 66945

ONSIDERATION
OF REQUEST FOR
CORRECTION OF
INVENTORSHIP

Commissioner for Patents

Alexandria, VA 22313-1450

Commissioner:

Applicants noticed that this application has not yet published. Attached hereto are copies of a Request to Rescind Previous Nonpublication Request mailed on October 25, 2002, and a stamped postcard indicating receipt of the Request to Rescind Nonpublication Request by the U.S.P.T.O. on October 30, 2002. Since the Request was filed in timely manner, Applicants request that this application be published.

Applicants also noticed that they have not received a response to the Request For Correction of Inventorship filed on September 26, 2002. Applicants request that the Request For Correction of Inventorship be reviewed and that the inventors listed in the Request For Correction of Inventorship be added as inventors on this application. Copies of the Request For Correction of Inventorship and accompanying documents are attached.

Jonathan Vaux Application No.: 10/020,466 Page 2

Please contact the undersigned with any questions regarding this

Communication.

Respectfully submitted,

Patrick R. Jewik Reg. No. 40,456

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, Eighth Floor San Francisco, California 94111-3834 Tel: (415) 576-0200 Fax: (415) 576-0300 PRJ:prj e2739398 v1

TO THE U.S. PATENT & TRADEMARK OFFICE EL951592528US Please stamp the date of receipt of the fr and return this card to us: Jonathan Vaux, et al. TITLE OF DOCUMENT(S): Transmittal Form, Fee Transmittal, Request for Correction of Inventorship, Statements by Added Inventors (3), Executed Declarations (3), Written Consent by Assignee 10/020,466 Application No. File No. 16222U-008400 Date Due Date Mailed September 26, 2002 (via Express Mail) Attv/Sectv. H1N/itc EL951592528US TO THE U.S. PATENT & TRADEMARK OFFICE Please stamp the date of receipt of the fr and return this card to us: Jonathan Vaux, et al. TITLE OF DOCUMENT(S): Transmittal Form, Fee Transmittal, Request for Correction of Inventorship, Statements by Added Inventors (3) Executed Declarations (3), Written Consent by Agsign SEP 2 6 2002 10/020,466 Application No. 16222U-008400 File No. Date Due September 26, 2002 (via Express M

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		Applic	ation Number	10/020,466		
TRANSMITTA	L	Filing	Date	October 29, 2001		
FORM		First N	lamed Inventor	Vaux, Jonathan		
(to be used for all correspondence after	initial filing)	Group	Art Unit	2161		
		Exami	ner Name			
Total Number of Pages in This Submissi	on 11	Attorne	ey Docket Number	16222U-008400US		
	ENCL	OSURES	(check all that apply)			
Fee Transmittal Form		ment Pap Application		After Allowance Communication to Group		
Fee Attached	☐ Drawin	ıg(s)		Appeal Communication to Board of Appeals and Interferences		
Amendment / Reply	Licens	ing-relate	d Papers	Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)		
After Final	Petitio	n		Proprietary Information		
Affidavits/declaration(s)	Petitio Provis	n to Conv Ional App		Status Letter		
Extension of Time Request	Power Chang	of Attome	ey, Revocation espondence Address	Other Enclosure(s) (please identify below):		
Express Abandonment Request	1=	nal Disclai		Request for Correction of Inventorship, Statements by Added Inventor (3), Executed Declarations (3), Written		
☐ Information Disclosure Statement	CD, N	lumber of CD(s) Consent by Assignee, Return Po				
Certified Copy of Priority Document(s)	Rema	ırks	The Commissioner is a Deposit Account 20-14	authorized to charge any additional fees to 430.		
Response to Missing Parts/ Incomplete Application			1.			
Response to Missing Parts under 37 CFR 1.52 or 1.53						
SIGN	ATURE OF	APPLIC	ANT, ATTORNEY, O	R AGENT		
Firm Townsend and						
and Horace H. Ng Individual name		./_	Reg. No	. 39,315		
Signature.	ZSA	J-				
Date 9	26/02	2				
	CE	RTIFICA	ATE OF MAILING			
Express Mail Label: EL 951592528 US I hereby certify that this correspondence is being deposited with the United States Postal Service with "Express Mail Post Office to Address" service under 37 CFR 1.10 on this date September 26, 2002 and is addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231						
Typed or printed name						
Signature	e Tay	or C	lagh	Date Sept-26, 2000		

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual cases. Any comments on the amount of time you are required to complete this form should be send to the Chief Information Officer, U.S. Patent and Trademark. Office. Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Request for Continued Examination

Request for expedited examination of a design application

(\$)130

(RCE)

\*Reduced by Basic Filing Fee Paid SUBTOTAL (3)

e through 10/31/2002. OMB 0651-0032 Patent and Trademark Onice: U.S. DEPARTMENT OF COMMERCE Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of Information unless it displays a valid OMB control number. Complete If Known **FEE TRANSMITTAL** Application Number 10/020.466 for FY 2002 October 29, 2001 Filing Date Patent fees are subject to annual revision. First Named Inventor Vaux, Jonathan Applicant claims small entity status. See 37 CFR 1.27 Examiner Name Group Art Unit 2161 TOTAL AMOUNT OF PAYMENT (\$) 130.00 16222U-008400US Attorney Docket No. METHOD OF PAYMENT (check all that apply) FEE CALCULATION (con 3. ADDITIONAL FEES Check Credit Card MoneyOrder Other None Entity Entity Deposit Account Fee Code Fee Fee Description Deposit (\$) (2) Pald 20-1430 Account 105 130 205 65 Surcharge - late filing fee or oath Number 127 50 227 25 Surcharge - late provisional filing fee or cover sheet. Dennsit Non-English specification 139 130 139 130 Townsend and Townsend and Crew LLP 147 2.520 147 2 520 For filing a request for reexamination 112 920\* 112 920\* Requesting publication of SIR prior to The Commissioner is authorized to: (check all that apply) Examiner action Charge fee(s) Indicated below Credit any overpayments Requesting publication of SIR after 113 1.840 113 1.840\* Charge any additional fee(s) during the pendency of this application Examiner action Charge fee(s) Indicated below, except for the filing fee 115 110 215 Extension for reply within first month to the above-identified deposit account. 400 216 200 Extension for reply within second FEE CALCULATION Extension for reply within third month 117 920 217 460 BASIC FILING FEE 118 1 440 218 720 Extension for reply within fourth Small Entity arge Entity month Fee Description 128 1,960 228 Extension for reply within fifth month Fee Fee Code (\$) Fee Code Fee Paid (2) 119 320 219 160 Notice of Appeal 201 Utility filing fee 101 740 370 120 320 220 160 Filing a brief in support of an appeal 106 330 208 165 Design filing fee 280 221 140 Request for oral hearing 121 Plant filing fee 107 510 207 255 Petition to Institute a public use 138 138 1 510 1 510 208 370 Reissue filing fee proceeding 108 740 114 160 Provisional filing fee 140 110 240 Petition to revive - unavoidable Petition to revive - unintentional 141 1 280 241 640 SUBTOTAL (1) Utility Issue fee (or reissue) 142 1.280 242 640 143 460 243 230 Design Issue fee 2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE 144 620 244 310 Plant Issue fee Fees from Petitions to the Commissioner 130 122 130 122 130 Extra Claims Fee Paid 123 50 123 50 Petitions related to provisional Total Claims applications 126 180 126 180 Submission of Information Disclosure 581 581 40 Recording each patent assignment fulliole per property (firmes number of properties) arge Entity mall Entity 146 740 246 370 Filing a submission after final rejection (37 CFR § 1.129(a)) Fee Code Fee Description 140 740 249 370 For each additional invention to be (2) examined (37 CFR § 1.129(b)) 103 18 203 Claims in excess of 20

SUBMITTED BY				Con	mplete (if applicable)
Name (Print/Type)	Horace H. Ng	Registration Not (Attorney/Agent)	39,315	Telephone	415-576-0200
Signature		Delf-		Date	9/26/02

179 740 279 370

169 900 169

Other fee (specify)

Independent claims in excess of 3

\*\* Reissue independent claims

over original patent Relssue claims in excess of 20

and over original patent

Multiple dependent claim, if not paid

102 84 202 42

104

109 84 209 42

10

280 204 140

210

SUBTOTAL (2) "or number previously paid, if greater; For Reissues, see above

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Date of Deposit Supt 26, 2002

Attorney Docket No.: 016222U-008400US

I hereby certify that this is being deposited with the United States Postal Service "Express Mail Post Office to Address" service under 37 CFR 1.10 on the date indicated above and is addressed to:

Commissioner for Patents, P.O. Box 2327
Ashinton, VA. 23202 Wa Shirong from, OC 2003

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Examiner: Unassigned

Jonathan Vaux et al.

Art Unit: 2161

Application No.: 10/020,466 Filed: October 29, 2001 REQUEST FOR CORRECTION OF INVENTORSHIP UNDER 35 U.S.C. 116

AND 37 C.F.R. 1.48 (a)

For: METHOD AND SYSTEM FOR CONDUCTING A COMMERCIAL TRANSACTION BETWEEN A BUYER AND A SELLER

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Applicants, with the consent of the assignee, hereby petition under 37 C.F.R §1.48(a) to add Loraine Martin Yeakle, Alistair Duncan and Paulo Fernandes as inventors to the above-identified patent application.

As required by 37 C.F.R. §1.48(a), the following are submitted herewith:

- (1) Statements from each of the inventors to be added stating that it was through error without deceptive intent that s/he was not named as an inventor in the above-identified patent application;
  - (2) declarations by the inventors as required by 37 C.F.R. §1.63; and
- (3) written consent of the assignee, Visa U.S.A. Inc., to add the additional inventors.

JONATHAN VAUX et al. Application No.: 10/020,466

Page 2

Please deduct the processing fee of \$130.00, pursuant to 37 C.F.R.

§1.17(i), from Deposit Account No. 20-1430 of the undersigned, and charge any additional fees or credit overpayment to the above Deposit Account.

Respectfully submitted,

Horace H. Ng Reg. No. 39,315

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 8<sup>th</sup> Floor San Francisco, California 94111-3834 Tel: (415) 576-0200 Fax: (415) 576-0300 HHN

SF 1390002 v1

In re application of:

Examiner: Unassigned

Jonathan Vaux et al.

Art Unit: 2161

Application No.: 10/020,466

STATEMENT BY ADDED INVENTOR IN SUPPORT OF REQUEST FOR

Filed: October 29, 2001

CORRECTION OF INVENTORSHIP UNDER 35 U.S.C. §116 AND 37 C.F.R.

For: METHOD & SYSTEM FOR CONDUCTING A COMMERCIAL TRANSACTION BETWEEN A BUYER §1.48 (a)

& A SELLER

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. §1.48(a), in support of the Request for Correction of Inventorship filed in connection with the above-identified patent application, I, Loraine Martin Yeakle, hereby state that it was through error without deceptive intent that I was not named as an inventor in the above-identified patent application.

Respectfully submitted.

Loraine Martin Yeakle

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 8th Floor San Francisco, California 94111-3834 Tel: (415) 576-0200 Fax: (415) 576-0300

HHN:lcb SF 1338633 v1

In re application of:

Examiner:

Unassigned

Jonathan Vaux et al.

Art Unit: 2161

Application No.: 10/020,466

STATEMENT BY ADDED INVENTOR IN

Filed: October 29, 2001

SUPPORT OF REQUEST FOR CORRECTION OF INVENTORSHIP

For: METHOD & SYSTEM FOR

UNDER 35 U.S.C. §116 AND 37 C.F.R. §1.48 (a)

CONDUCTING A COMMERCIAL TRANSACTION BETWEEN A BUYER & A SELLER

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. §1.48(a), in support of the Request for Correction of Inventorship filed in connection with the above-identified patent application, I, Alistair Duncan, hereby state that it was through error without deceptive intent that I was not named as an inventor in the above-identified patent application.

Respectfully submitted,

Alistair Dyncan

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 8th Floor San Francisco, California 94111-3834 Tel: (415) 576-0200 Fax: (415) 576-0300

Fax: (415) 576-02 HHN:lcb SF 1366618 v1

In re application of:

Examiner:

Unassigned

Jonathan Vaux et al.

Art Unit

2161

Application No.: 10/020,466

STATEMENT BY ADDED INVENTOR IN SUPPORT OF REQUEST FOR CORRECTION OF INVENTORSHIP

Filed: October 29, 2001

UNDER 35 U.S.C. §116 AND 37 C.F.R. §1.48 (a)

For: METHOD & SYSTEM FOR CONDUCTING A COMMERCIAL TRANSACTION BETWEEN A BUYER

& A SELLER

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. §1.48(a), in support of the Request for Correction of Inventorship filed in connection with the above-identified patent application, I, Paulo Fernandes, hereby state that it was through error without deceptive intent that I was not named as an inventor in the above-identified patent application.

Respectfully submitted,

Paulo Fernandes Date: 07/24/02.

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 8th Floor San Francisco, California 94111-3834 Tel: (415) 576-0200 Fax: (415) 576-0300

HHN:lcb SF 1366620 v1



Attorney Docket No.: 16222U-008400US Page 1 of 2 Client Ref. No.:

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As the below named inventor(s), I/we declare that:

# DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

This declaration is								
This deciaration is	directed to	<b>)</b> :						
		The attached application	, or					
	Application No. 10/020,466, filed on October 29, 2001,							
		as amended on	(if applicable);					
for which a patent	t is sought;		tor(s) of the subject matter which is claimed a					
claims, as amend	led by any	amendment specifically ref	the above-identified application, including arred to above;					
known to me/us t which became a International filing	to be mater evailable b g date of th	etween the filing date of the continuation-in-part appli	ates Patent and Trademark Office all informa ad in 37 CFR 1.56, including material informa the prior application and the National or I ation, if applicable; and	CT				
information and	belief are	pelleved to be true, and it	dge are true, all statements made hereir rther that these statements were made with re punishable by fine or imprisonment, or to of the application or any patent issuing there	oth.				
FULL NAME OF I	INVENTOR	R(S)						
Inventor 1			Date: 8 1 02.					
Signature:		-01/						
	~	, ( , \	Citizen of: Great Britain					
Oignatar or		, CV	Citizen of: Great Britain	_				
Inventor 2			Date:	_				
Inventor 2			Date:					
			Date: Citizen of: United States					
Inventor 2			Date:  Citizen of: United States  Date:					
Inventor 2 Signature:			Date: Citizen of: United States					
Inventor 2 Signature: Inventor 3 Signature:	Mi	chael Dreyer	Date:  Citizen of: United States  Date:  Citizen of: United States					
Inventor 2 Signature:	Mi		Date:  Citizen of: United States  Date:  Citizen of: United States					

Burden Hour Statement: This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is used by the public to file (and the PTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 1 minute to complexity on the time with vary depending upon the needs of the individual case. Any comments on the estimated to take 1 minute to complexity of the confidence of the co

Attorney Docket No.: 16222U-0-0400US Page 1 of 2

As the below named inventor(s), I/we declare that:

PTO/SB/01A (10-00)

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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE Client Ref. No.: Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

## **DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION** USING AN APPLICATION DATA SHEET (37 CFR 1.76)

This declaration is	directed to	:			
		The attached ap	plication, or		
	$\boxtimes$	Application No.	10/020,466, f	iled on Octobe	r 29, 2001,
		as amended	on (if	applicable);	
I/we believe that I/ for which a patent	we am/are is sought;	the original and fir	st inventor(s)	of the subject	matter which is claimed and
I/we have reviewed	ed and un	nderstand the contamendment specific	tents of the a	above-identifie o above;	d application, including the
known to me/us to which became av	be materi ailable be	al to natentability a	s defined in 3 late of the p	7 CFR 1.56, in nor application	lemark Office all information acluding material information and the National or PCT and
information and b	elief are b	elieved to be true,	and further t	hat these state hishable by fin	tatements made herein on ements were made with the e or imprisonment, or both, any patent issuing thereon.
FULL NAME OF IN	VENTOR(	S)			
Inventor 1	Jona	than Vaux		Date:	
Signature:				Citizen of: _C	Great Britain
Inventor 2	Brian	Triplett	*	Date:	8/21/02
Signature: _=				Citizen of:	United States
Inventor 3	Mich	ael Dreyer		Date:	8/21/02
Signature:	۱۲۱	Ureyon		Citizen of:	United States
Inventor 4		ine Martin Yeakle		Date:	8/21/02
Signature: V	ani	Marting	kalle	Citizen of:	United States
		(	<del>]</del>		
☑ Additional inventor	ors are being	y named on torra(s) c	mached hereto.		

Burden Hour Statement: This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The Information is used by the public to file (and the PTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is sestimated to take in mixture to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer. U.S. Fatert and Trianger Collection.

Washington, D. C. 2023.1. DO NOT SEND FEES OR COMPLETED FORMS OF THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Client Net. No..

As the below named inventor(s), I/we declare that:

U.S. Patent and Trademark Office; U.S. DEPART MENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMS control number.

# DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

					1
This declaration i	is directed to	<b>):</b>			
		The attached app	lication, or		
		Application No. 1	0/020,466, filed	n October 2	29, 2001,
		as amended of	on (if appli	cable);	
I/we believe that for which a paten		the original and first	t inventor(s) of th	e subject m	atter which is claimed and
I/we have review claims, as amend	wed and un ded by any a	derstand the conte	nts of the above ally referred to abo	e-identified ove;	application, including the
known to me/us to which became a International filing.  All statements information and knowledge that to	to be materi available be g date of the made herein belief are bo willful false:	al to patentability as tween the filing day continuation-in-part of my/our own kelieved to be true, astatements and the	defined in 37 CF te of the prior a application, if ap mowledge are to and further that the	R 1.56, included in the policable; and the policable; and the policable; and the policable in the policable	tements made herein on nents were made with the or imprisonment, or both,
FULL NAME OF II			alidity of the appli	cation or an	y patent issuing thereon.
Inventor 5	Alista	ir Duncan		_ Date:	7/23/2002
Signature:	llat i	Mu	Citize	n of: Gre	eat Britain
Inventor 6	Paulo	Fernandes		_ Date:	07/24/2002.
Signature:			Citize	n of: <u>Uni</u>	ited States
Inventor 7				_ Date:	
Signature:			Citize	en of:	
Inventor 8				_ Date:	-
Signature:			Citize	en of:	

Additional inventors are being named on form(s) attached hereto.

Burdon Hour Statement: This collection of Information is required by 35 U.S.C. 115 and 37 CFR 1.63. The Information is used by the public to file (and the PTO to process) an application. Conditionalisty is governed by 35 U.S.C. 122 and 37 CFR 1.14. This tory to estimated to take 1 mixtude to complete. This time will vary depending upon the necess of the Individual case. Any comments on the anomator of time by use negative to complete hits from solubule be sent to the Chief Information Chiefur, U.S. Patent and Trademark Office. Washington, DC 2021, DO NOT SCHID FEES OR COMPLETED FORMS TO THIS ADDRESS. SERIO TC: Assistant Commissioner for SFT 1338644 VI.S. COMPLETED FORMS TO THIS ADDRESS.

In re application of:

Jonathan Vaux et al.

Application No.: 10/020,466

Filed: October 29, 2001

For: METHOD & SYSTEM FOR CONDUCTING A COMMERCIAL TRANSACTION BETWEEN A BUYER & A SELLER

Unassigned Examiner:

2161 Art Unit:

WRITTEN CONSENT BY ASSIGNEE IN SUPPORT OF REQUEST FOR CORRECTION OF INVENTORSHIP UNDER 35 U.S.C. §116 AND 37 C.F.R.

§1.48 (a)

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. §1.48(a), in support of the Request for Correction of Inventorship filed in connection with the above-identified patent application, the assignee of the above-identified patent application, Visa U.S.A. Inc., hereby consents to the filing of the Request for Correction of Inventorship to add Loraine Martin Yeakle, Alistair Duncan and Paulo Fernandes, as inventors in the above-identified patent application.

Respectfully submitted,

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 8th Floor San Francisco, California 94111-3834 Tel: (415) 576-0200 Fax: (415) 576-0300 SF 1366634 v1

Form PTO-1595	Recordation For	m Cover Sheet		partment of Commerce and Trademark Office
(Rev. 03-01) OMB No. 0651-0027 (exp. 5/31/2002)	PATENT	S ONLY	U.S. Paterii	and trademark Office
Tab settings ⟩ ⟩ > ▼	▼	<b>Y Y</b>	▼	▼
To the Honorable Commissioner  1. Name of conveying party(ies):	of Patents and Trademarks.	2. Name and address of	onginal documents or of of receiving party(ies	s)
Loraine Martin Yeakle, Alistair D	uncan and Paulo	Name: Visa Interna	tional Service Assoc	iation
remandes		Internal Address:		
Additional name(s) of conveying parties attach  3. Nature of conveyance:	ed? Yes X No.	Street Address: 900		
Assignment	Merger	City: Foster City	State: CA	ZIP: <u>94404</u>
Security Agreement	☐ Change of Name	Additional names and a	addresses attached?	' ☐ Yes ⊠ No
Other:				
Execution Date: July 24, 2002				
A. Patent Application No(s): 10/02     S. Name and address of party to whom concerning document should be main Name: Horace H. Ng     TOWNSEND AND TOWNSEND TOWNSEND SAID Francisco, California 9411'     (415) 576-0200	Additional numbers att correspondence led:  ) AND CREW LLP	B. Patent No(s):  ached?		-\$40.00
		Deposit account nu     (Attach duplicate copy of		deposit account)
	DO NOT US	E THIS SPACE		
Statement and signature.     To the best of my knowledge and be document.      Horace H. Ng     Name of Person Signit     Atty, Reg. No. 39,318	ng /	and correct and any attac	,	f copy of the original

Attorney Docket No.: 16222U-008400US

#### ASSIGNMENT OF PATENT APPLICATION

TOINT

WHEREAS, Loraine Martin Yeakle of 137 Alta Vista Way, Danville, CA 94506; Alistair Duncan of 811 Schooner Bay Drive, Redwood City, CA 94055; and Paulo Fernandes of 28153 Riggs Court; Hayward, CA 94542; hereinafter referred to as "Assignors," are the inventors of the invention described and set forth in the below-identified application for United States Letters Patent:

Title of Invention:

METHOD AND SYSTEM FOR CONDUCTING A COMMERCIAL TRANSACTION BETWEEN A BUYER

AND A SELLER

Date(s) of execution of Declaration:

Filing Date:

October 29, 2001

Application No.:

10/020,466; and

WHEREAS, Visa International Service Association, a Delaware corporation, located at 900 Metro Center Boulevard, Foster City, CA 94404, hereinafter referred to as "ASSIGNEE," is desirous of acquiring an interest in the invention and application and in any U.S. Letters Patent and Registrations which may be granted on the same:

For good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have assigned, and by these presents do assign to Assignee all right, title and interest in and to the invention and application and to all foreign counterparts (including patent, utility model and industrial designs), and in and to any Letters Patent and Registrations which may hereafter be granted on the same in the United States and all countries throughout the world, and to claim the priority from the application as provided by the Paris Convention. The right, title and interest is to be held and enjoyed by Assignee and Assignee's successors and assignes as fully and exclusively as it would have been held and enjoyed by Assignes had this Assignment not been made, for the full term of any Letters Patent and Registrations which may be granted thereon, or of any division, renewal, continuation in whole or in part, substitution, conversion, reissue, prolongation or extension thereof.

Assignors further agree that they will, without charge to Assignee, but at Assignee's expense, (a) cooperate with Assignee in the prosecution of U.S. Patent applications and foreign counterparts on the invention and any improvements, (b) execute, verify, acknowledge and deliver all such further papers, including patent applications and instruments of transfer, and (c) perform such other acts as Assignee lawfully may request to obtain or maintain Letters Patent and Registrations for the invention and improvements in any and all countries, and to vest title thereto in Assignee, or Assignee's successors and assigns.

Assignment Attorney Docket No.: 16222U-008400US Page 2

Assignors hereby authorize and request Townsend and Townsend and Crew LLP, Two Embarcadero Center, 8º Floor, San Francisco, CA 94111-3834, to insert herein above the date of declaration, the application number and filing date of said application when known.

IN TESTIMONY WHEREOF, Assignors have signed their names on the dates indicated.

Dated: July 24, 2002

Dated: 7/24/02 .

Dated: 07/24/02.

Loraine Wattii Teakie

Alistair Duncan

Paulo Fernandes

SF 1366623 v1

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**GROUP 3600** 

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Approved for use throug 10/31/2002, OMB 0651-0031
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collection of information unless it disposes a valid OMB control purpose

equi	red to resp	ond to a collection of informati	on unless it dispuys a valid OMB control number.			
	Applie	cation Number	10/020,466			
	Filing	Date	October 29, 2001			
	First f	lamed Inventor	Jonathan Vaux, et al.			
	Title	METHOD AND SYSTI COMMERCIAL TRAN A SELLER	EM FOR CONDUCTING A SACTION BETWEEN A BUYER AND			
	Atty D	ocket Number	16222U-008400US			
	Group Art Unit		2161			
	Funni					

REQUEST TO RESCIND PREVIOUS NONPUBLICATION REQUEST 35 U.S.C. 122(b)(2)(B)(ii)

I hereby **rescind** the previous request that the above-identified application not be published under 35 U.S.C. 122(b).

RECEIVED OCT 3 1 2002

10/25/02 Date Technology Center 2100
Signature

RECEIVED

Horace H. Ng, Reg. No. 39,315 Typed or printed name

— DEC 0 5 2002 GROUP 360

This request must be signed in compliance with 37 CFR 1.33(b).

Note: Filling this rescission of a previous nonpublication request is considered the notice of a subsequent foreign or international filling required by 35 USC 122(b)(2)(b)(ii) and 37 CFR 1.213(c) if this rescission is fleet no later than forty-five days (45) days after the date of filing of such foreign or international application. See 37 CFR 1.317(b) if a notice of subsequent foreign or international filing required by 35 USC 212(b)(2)(b)(iii) and 37 CFR 1.213(c) is not filed within forty-five days (45) days after the date of filing required by 35 USC and the date of filing required by 35 USC and the date of filing required by 35 USC and the date of filing required by 35 USC and the date of filing filing

## CERTIFICATE OF MAILING OR TRANSMISSION

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner For Patents, Box PG Pub, Washington, DC 20231, or facsimite transmitted to the U.S. Patent and Trademark Office on:

Name (Print/Type) Julie Taylor Clough

Signature Durie Taylor Cloud Date 10-25-0:

Burden Neur Statemer: This collection of information is required by 37 CFR 1.2 (36). The information is used by the public to rescind a previously find routicel that an explication, the published under St U.S.C. 122(b) (and the PTO to process that reactision). Confidentiality is governed by 35 case. Any comments on the amount of rife in your experience of the process of the proc



08-27-02 PTO/SB/21 (08-00) Approved for use through 10/31/2002. OMB 0651-0031 type a plus sign (+) inside this box -> + U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
and to respond to a collection of information unless it displays a valid OMB control number. r the Paperwork Reduction Act of 1995, no persons are TA TRADE Application Number 10/020.466 TRANSMITTAL October 29, 2001 Filing Date FORM First Named Inventor Vaux, Jonathan (to be used for all correspondence after initial filing) Group Art Unit 2161 Examiner Name Total Number of Pages in This Submission 16222U-008400US Attorney Docket Number ENCLOSURES (check all that apply) After Allowance Communication to Assignment Papers Fee Transmittal Form Group (for an Application) Appeal Communication to Board of Fee Attached Drawing(s) Appeals and Interferences Appeal Communication to Group Amendment / Reply Licensing-related Papers (Appeal Notice, Brief, Reply Brief) Petition Proprietary Information After Final Petition to Convert to a Status Letter Affidavits/declaration(s) Provisional Application Power of Attorney, Revocation Other Enclosure(s) Extension of Time Request Change of Correspondence Address (please Identify below): Terminal Disclaimer Request for Correction of Inventorship, Express Abandonment Request Statements by Added Inventor (3), Executed Declarations (3), Written Request for Refund Consent by Assignee, Return Postcard Information Disclosure Statement CD. Number of CD(s) The Commissioner is authorized to charge any additional fees to Certified Copy of Priority Remarks Deposit Account 20-1430. Document(s) Response to Missing Parts/ incomplete Application RECEIVED Response to Missing Parts under 37 CFR 1.52 or 1.53 SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT Townsend and Townsend and Crew LLP Firm Rea. No. 39.315 Horace H. No Individual name Signature. Date CERTIFICATE OF MAILING

Express Mail Label: EL 951592528 US

I hereby certify that this correspondence is being deposited with the United States Postat Service with \*Express Mail Post Office to Address\* service under 37 CFR 1.10 on this date September 26, 2002 and is addressed to:

Assistant Commissioner for Patents, Washington, D.C. 20231

he Taylor

Typed or printed name Julie Taylor Clough

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the encount of time you are required to complete this form should be sared to the Chell information Officer; U.S. Patient and Trademark (ORIO, Washington, D.C. 2023). DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS, SEND 10. Assistant Commissioner for

Date

nts, Washington, DC 20231. SF 1390048 v1

Signature

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Approved the through 10/31002, DMB 9081-0032
Patent end Trademark Office U.S. DEPARTMENT OF COMMENCE
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WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burdan Hour Statement: This form is astimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete the form should be sert to the Confer information follow, Plante and Trademank Office, Weshington, Co. 2011. DO NOT SEND FEES ON CONVENTED FORMS TO TIME ADDRESS. SEND TO. Assistant Commissioner for Plantes, Weshington, Co. 2021. D S 100.002.11.

PATENT Attorney Docket No.: 016222U-008400US

Unassigned

INVENTORSHIP UNDER 35 U.S.C. 116

2161

REQUEST FOR CORRECTION OF

AND 37 C.F.R. 1.48 (a)

I hereby certify that this is being deposited with the United States Postal Service "Express Mail Post Office to Address" service under 37 CFR 1.10 on the date indicated above and is addressed to:

BOX: DAC Commissioner for Patents P-Q

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GROUP 3600

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Examiner:

Art Unit:

In re application of:

Ionathan Vaux et al.

Application No.: 10/020,466

Filed: October 29, 2001

For: METHOD AND SYSTEM FOR CONDUCTING A COMMERCIAL TRANSACTION BETWEEN A BUYER AND A SELLER

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Applicants, with the consent of the assignee, hereby petition under 37 C.F.R §1.48(a) to add Loraine Martin Yeakle, Alistair Duncan and Paulo Fernandes as inventors to the above-identified patent application.

As required by 37 C.F.R. §1.48(a), the following are submitted herewith:

- was through error without deceptive intent that s/he was not named as an inventor in the above-identified patent amplication.
  - declarations by the inventors as required by 37 C.F.R. §1.63; and (2)
- written consent of the assignee, Visa U.S.A. Inc., to add the (3)additional inventors.

09/30/2002 WABDELR1 00000004 201430

JONATHAN VAUX et al. Application No.: 10/020,466 Page 2

Please deduct the processing fee of \$130.00, pursuant to 37 C.F.R.

§1.17(i), from Deposit Account No. 20-1430 of the undersigned, and charge any additional fees or credit overpayment to the above Deposit Account.

Respectfully submitted,

Horace H. Ng Reg. No. 39,315

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 8th Floor San Francisco, California 94111-3834 Tel: (415) 576-0200 Fax: (415) 576-0300 HHN S 139000211





In re application of:

Jonathan Vaux et al.

Application No.: 10/020,466

Filed: October 29, 2001

Washington, D.C. 20231

For: METHOD & SYSTEM FOR CONDUCTING A COMMERCIAL TRANSACTION BETWEEN A BUYER & A SELLER

Assistant Commissioner for Patents

SF 1338633 v1

Examiner: Unassigned

Art Unit: 2161

STATEMENT BY ADDED INVENTOR IN SUPPORT OF REQUEST FOR

CORRECTION OF INVENTORSHIP UNDER 35 U.S.C. §116 AND 37 C.F.R.

§1.48 (a)

RECEIVED OCT 03 2002

**GROUP 3600** 

Sir:

Pursuant to 37 C.F.R. §1.48(a), in support of the Request for Correction of Inventorship filed in connection with the above-identified patent application, I, Loraine Martin Yeakle, hereby state that it was through error without deceptive intent that I was not named as an inventor in the above-identified patent application.

Respectfully submitted,

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 8th Floor San Francisco, California 94111-3834 Tel: (415) 576-0200 Fax: (415) 576-0300 HHN:lcb



In re application of:

Jonathan Vaux et al.

Application No.: 10/020,466

Filed: October 29, 2001

For: METHOD & SYSTEM FOR CONDUCTING A COMMERCIAL TRANSACTION BETWEEN A BUYER & A SELLER

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YER

Examiner: Unassigned

Art Unit: 2161

STATEMENT BY ADDED INVENTOR IN SUPPORT OF REQUEST FOR CORRECTION OF INVENTORSHIP

UNDER 35 U.S.C. §116 AND 37 C.F.R. §1.48 (a)

RECEIVED
00T 03 2002
GROUP 3600

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. §1.48(a), in support of the Request for Correction of Inventorship filed in connection with the above-identified patent application, I, Alistair Duncan, hereby state that it was through error without deceptive intent that I was not named as an inventor in the above-identified patent application.

Respectfully submitted,

Alistair Duncan

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 2<sup>th</sup> Floor San Francisco, California 94111-3834 Tel: (415) 576-0200 Fax: (415) 576-0300 HHN:lcb 55 1386818 v1



In re application of:

Jonathan Vaux et al.

Application No.: 10/020,466

Filed: October 29, 2001

Washington, D.C. 20231

For: METHOD & SYSTEM FOR CONDUCTING A COMMERCIAL TRANSACTION BETWEEN A BUYER & A SELLER

Assistant Commissioner for Patents

Art Unit: 2161

STATEMENT BY ADDED INVENTOR IN

SUPPORT OF REQUEST FOR CORRECTION OF INVENTORSHIP UNDER 35 U.S.C. §116 AND 37 C.F.R.

Unassigned

§1.48 (a)

Examiner:

RECEIVED
OCT 0 3 2002

Sir:

GROUP 3600

Pursuant to 37 C.F.R. §1.48(a), in support of the Request for Correction of Inventorship filed in connection with the above-identified patent application, I, Paulo Fernandes, hereby state that it was through error without deceptive intent that I was not named as an inventor in the above-identified patent application.

Paulo Fernandes

Respectfully submitted

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 8th Floor San Francisco, California 94111-3834 Tel: (415) 576-0200 HHNiclo \$15 156-0200



ey Docket No.: 16222U-008400US Page 1 of 2

PTO/SB/01A (10-00)

Approved for use through Life Quality (Life Quality Control of the Q

## DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

As the below named inventor(	s), I/we declare that:	RECEIVED
This declaration is directed to:		OC† 03 2002
	The attached application, or	GROUP 3600
⊠	Application No. 10/020,466, filed on October 29, 2001	
	as amended on (if applicable);	
for which a patent is sought;	the original and first inventor(s) of the subject matter wh	
claims, as amended by any a	derstand the contents of the above-identified applicat mendment specifically referred to above;	1
known to me/us to be materia	o disclose to the United States Patent and Trademark Of al to patentability as defined in 37 CFR 1.56, including m tween the filing date of the prior application and the continuation-in-parl application, if applicable; and	fice all information laterial information National or PCT
Information and belief are be	n of my/our own knowledge are true, all statements elleved to be true, and further that these statements w statements and the like are punishable by fine or impr nay jeopardize the validity of the application or any paten	isonment, or both.
FULL NAME OF INVENTOR(		र ही स्वर्धे
	athan Vaux Date: 8	10-
Signature:	Citizen of: Great Brits	ain
Inventor 2 Brian	n Triplett Date:	
Signature:	Citizen of: United Sta	ates
Inventor 3 Mich	hael Dreyer Date:	
Signature:	Citizen of: United St.	ates
Inventor 4 Lora	aine Martin Yeakle Date:	
Signature:	Citizen of: United St	ates
Additional inventors are being	ng named on form(s) attached hereto.	a control to word but the

Burden Hour Statement: This collection of information is required by 35 U.S.C. 115 end 37 CFR 1.53. The information is used by the public to life (and the PTC to process) an application. Condensitally is governed by 3 of the individual case, and 2 CFR 1.47. This form is admirated to last an immuse, local composition of the individual case, Any comments on the sestionated to last an immuse local composition to the individual case, Any comments on the way of the individual case, Any comments on the Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO. Assistant Commissioner for Partiess, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO. Assistant Commissioner for Partiess, Washington, DC 20231.

Attorney Docket No.: 16222U-08400US Page 1 of 2

As the below named inventor(s), I/we declare that:

This declaration is directed to:

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		as amende	d on (if appli	icable);				
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I/we have reviewed a claims, as amended by					pplication,	including the		
I/we acknowledge the known to me/us to be which became availal International filing date	material ble betv	to patentability a	as defined in 37 Cl	FR 1.56, inclu- application ar	ding materi	al information		
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FULL NAME OF INVEN	TOR(S)							
Inventor 1	Jonath	an Vaux		_ Date:				
Signature:			Citiz	en of: Grea	t Britain			
Inventor 2	Brian	riplett		_ Date:	8/21	02	1	
Signature:			Citiz	en of: Unite	d States			
Inventor 3	Michae	ol Dreyer		_ Date:	8/21	1/02	*	
Signature:	Pu	r Dreyon	Citiz	en of: <u>Unite</u>	d States			
Inventor 4	Lorain	e Martin Yeakle	,	Date:	8/21/	62		
Signature: VIII	ur.	narticle	Kallecine	en of: Unite	ed States		]	
	e being r	amed on form(s)	ttached hereto.				1	
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## **DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)**

As the below named	inventor(s	), I/we declare that:		•		
This declaration is dir	ected to:					EIVED
		The attached application, or				0 3 2002
	⊠	Application No. 10/020,466, fil	led on October 2	9, 2001,	GRO	JP 360C
		as amended on (if a	pplicable);			
I/we believe that I/we for which a patent is	am/are t sought;	he original and first inventor(s)	of the subject m	atter which is cl	aimed and	
I/we have reviewed claims, as amended I	and und	erstand the contents of the a nendment specifically referred to	bove-identified above;	application, inc	luding the	
known to me/us to be which became avail	material	disclose to the United States Pa to patentability as defined in 37 ween the filing date of the pri continuation-in-part application, i	7 CFR 1.56, incl or application	uding material i and the Nation	information	
information and belie	of are bel	of my/our own knowledge ar ieved to be true, and further th atements and the like are puni y jeopardize the validity of the a	at these staten ishable by fine	nents were mad or imprisonmen	de with the nt, or both,	
FULL NAME OF INVE	NTOR(S	)		,	,	
Inventor 5	Alistai	Duncan	Date:	7/23/	rooz	
Signature:	nt ?	the c	Citizen of: Gre	at Britain		
Inventor 6	Paulo	Fernandes	Date:	07/2	4/2002.	
Signature:	25		Citizen of: _Un	ted States		
Inventor 7			Date:			
Signature:			Citizen of:			
Inventor 8			Date:			
Signature:			Citizen of:			]

Additional inventors are being named on form(s) attached hereto.

Burdon Hour Statement: This collection of Information is required by 35 U.S.C. 115 and 37 CFR 1.63. The Information is used by the public to tile (and the PTO to process) an application, Contidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.63. The Information is used by the public to tile (and the PTO to process) an application, Contidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This time is completed in the time intense to complete The Intense was expected to the needs of the Individual case, Any comments on the amount of the you are required to complete this form should be sent to the Chief Information Officer, U.S. Petent and Trademark Officer, Washington, DC 2023. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patients, Washington, DC 2023.



In re application of:

Jonathan Vaux et al.

Application No.: 10/020,466

Filed: October 29, 2001

For: METHOD & SYSTEM FOR CONDUCTING A COMMERCIAL TRANSACTION BETWEEN A BUYER & A SELLER

Assistant Commissioner for Patents Washington, D.C. 20231 Examiner: Unassigned

Art Unit: 2161

WRITTEN CONSENT BY ASSIGNEE IN SUPPORT OF REQUEST FOR

CORRECTION OF INVENTORSHIP UNDER 35 U.S.C. §116 AND 37 C.F.R.

§1.48 (a)

OCT 03 2002

**GROUP 3500** 

Sir:

Pursuant to 37 C.F.R. §1.48(a), in support of the Request for Correction of Inventorship filed in connection with the above-identified patent application, the assignee of the above-identified patent application, Visa U.S.A. Inc., hereby consents to the filing of the Request for Correction of Inventorship to add Loraine Martin Yeakle, Alistair Duncan and Paulo Fernandes, as inventors in the above-identified patent application.

Respectfully submitted,

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 8<sup>th</sup> Floor San Francisco, California 94111-3834 Tel: (415) 576-0200

SF 1366634 v1

Fax: (415) 576-0300